

Set	Items	Description
S1	130060	PROFIT? OR GAIN? ?
S2	9583	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	723	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	48433	EXPENSE? OR LIABILIT?
S5	653253	ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM- ATION OR TOTALING? OR EQUAL? ? OR MINUS
S6	8	S2(25N)S3
S7	68	S2(25N) (REVENUE OR INCOME)
S8	23	S7(20N) (S4 OR S5)
S9	26	S8 OR S6

? show file

File 348:EUROPEAN PATENTS 1978-2003/Mar W04

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File 349:PCT FULLTEXT 1979-2002/UB=20030327,UT=20030320

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9/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01525836

Apparatus, system and method for information providing business  
Apparat, System und Verfahren fur einen Informationen bereitstellenden  
Betrieb

Appareil, systeme et methode pour une entreprise fournissant des  
informations

PATENT ASSIGNEE:

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101-8010, (JP), (Applicant designated States: all)

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1274032 A2 030108 (Basic)  
EP 1274032 A3 030122

APPLICATION (CC, No, Date): EP 2002006549 020320;

PRIORITY (CC, No, Date): JP 2001206320 010706

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 104

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200302	1102
SPEC A	(English)	200302	10351
Total word count - document A			11453
Total word count - document B			0
Total word count - documents A + B			11453

...SPECIFICATION communication charge refund CR from the communication  
company C, etc. (S31).

Then, the server 1 calculates a profit by subtracting costs and  
so on from the total income to judge whether or not there is the profit  
(i.e., it is judged whether...

9/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01288886

Demand-production scheme planning apparatus and storage medium

Apparat zur Planung eines Nachfrage-Produktions-Schemas und Speichermedium

Appareil pour la planification d'un schema de demandes de production et  
medium de stockage

PATENT ASSIGNEE:

TOYOTA JIDOSHA KABUSHIKI KAISHA, (203740), 1, Toyota-cho, Toyota-shi,

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1107147 A2 010613 (Basic)  
 EP 1107147 A3 020724

APPLICATION (CC, No, Date): EP 2000126799 001206;

PRIORITY (CC, No, Date): JP 99346761 991206; JP 200013181 000121; JP  
 2000262310 000831; JP 2000262311 000831

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
 LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 146

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200124	2632
SPEC A	(English)	200124	10515
Total word count - document A			13147
Total word count - document B			0
Total word count - documents A + B			13147

...SPECIFICATION data and the transportation data stored in the data  
 storage portion 22, and sends the **calculated profitability** index back  
 to the requesting portion. As for the profitability index, it is possible  
 to use a generally-used return on assets (ROA = ( **income** - **expense** )  
 /assets) . It is also possible to define and use an index determined as a  
 multiplication...

9/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00969791 \*\*Image available\*\*

METHOD FOR COORDINATION RENEWABLE POWER PRODUCTION WITH OTHER POWER  
 PRODUCTION

COORDINATION DE LA PRODUCTION D'ENERGIES RENOUVELABLES AVEC CELLE D'AUTRES  
 ENERGIES

Patent Applicant/Assignee:

ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all

designated states except: US)

Patent Applicant/Inventor:

LOF Kristian Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE

(Residence), SE (Nationality), (Designated only for: US)

GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vastera, SE, SE

(Residence), SE (Nationality), (Designated only for: US)

ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE

(Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

AKERMAN Marten (et al) (agent), Albihns Malmo AB, Studentgatan 4, P.O.

Box 4289, S-203 14 Malmo, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002103879 A1 20021227 (WO 02103879)

Application: WO 2002IB732 20020305 (PCT/WO IB0200732)

Priority Application: US 2001881001 20010615

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 29327

Fulltext Availability:

Detailed Description

Detailed Description

... outstanding shares, such that each share has a market value thereof adjusted based on the **revenue** received from the sale or delivery of the power unit.

**Calculation** of factors such as **profits**, losses, and tax **liability** from a portfolio or group of funds is known, for example, from U.S. Patent...

9/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00939236 \*\*Image available\*\*

**INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING**

**PROCEDE INTERACTIF ET APPAREIL DE PLANIFICATION FINANCIERE EN TEMPS REEL**

Patent Applicant/Assignee:

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Legal Representative:

HOLMES Craig (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600

Willow Street, San Jose, CA 95125, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273365 A2-A3 20020919 (WO 0273365)

Application: WO 2002US7740 20020313 (PCT/WO US0207740)

Priority Application: US 2001804851 20010313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11927

Fulltext Availability:  
Detailed Description

Detailed Description  
... period of time for longer range planning purposes.

BizPlan TM Module  
The BizPlanTM module accepts **revenue** data inputs from the TopLine  
PlannerTM module. The BizPlan TM module implements **profit** and loss  
model to **calculate expense** data used to set resource allocation  
information that is coupled to the SpendCap ManagerTM module. For  
example, the BizPlan TM module takes **revenue** data and **subtracts** cost  
of sales and **expense** data to **compute** operating **profit**. In a  
preferred implementation, tax rate information is provided, and net  
**profit** may be **calculated** by **subtracting** projected taxes.

In addition, **expense** data from SpendCap Manager TM module may be passed  
to the BizPlan TM module to...

9/3,K/5 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00925993 \*\*Image available\*\*  
**METHOD AND SYSTEM FRO ANALYZING THE USE OF PROFITABILITY OF AN ORGANIZATION  
PROCEDE ET SYSTEME D'ANALYSE DE L'UTILISATION DES BENEFICES D'UNE  
ORGANISATION**

Patent Applicant/Inventor:  
PAQUETTE Peter C, 5 Dana Road, Hanover, NH 03755, US, US (Residence), US  
(Nationality)

Legal Representative:  
SULLIVAN Todd A (et al) (agent), 111 Amherst Street, Box 719, Manchester,  
NH 03105, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200260108 A2 20020801 (WO 0260108)  
Application: WO 2001US48179 20011206 (PCT/WO US0148179)  
Priority Application: US 2000750405 20001228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English

Fulltext Word Count: 6962

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... just what the effects on profitability are with various levels of assets, equity, revenues, and **net income**. In Figures 5-10, where "formula components" are listed, "a" is the first calculation 10, "b" is the second calculation 12, "c" is the third calculation 14, and 'T' is the **profitability** ratio 16 and its calculation. If the **profitability** ratio is multiplied by total **revenue** (actual or projected), a **profit** amount 20 is **calculated**. The definitions of the variables, and various calculations, including the first 10, second 12, and third 14 calculations, and the **sum** of the first, second, and third calculations 16 are shown in column A. The symbolic...

#### Claim

... the  
steps of:  
performing a first calculation to determine the relationship between a change in  
**revenue** growth and **profitability** ;  
performing a second **calculation** to **determine** the relationship between a change  
in operating leverage and **profitability** ;  
performing a third **calculation** to **determine** the relationship between a change in  
the ratio of equity to total assets and profitability; and  
**summing** said first, second and third **calculations** to yield a  
**profitability** ratio.

2 The method of claim 1 comprising multiplying said profitability ratio by a total **revenue** for said organization for a current, future, or past fiscal period to yield a profit...

...performing a first calculation via said computer to determine the relationship  
between a change in **revenue** growth and **profitability** ;  
performing a second **calculation** via said computer to determine the relationship  
between a change in operating leverage and **profitability** ;  
performing a third **calculation** via said computer to determine the relationship between a change in the ratio of equity to total assets and profitability; **summing** via said computer said first, second and third calculations to yield a profitability ratio; and...

9/3,K/6 (Item 4 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00921170

SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ENHANCING COMMERCIAL VALUE  
OF ELECTRICAL POWER PRODUCED FROM A RENEWABLE ENERGY POWER PRODUCTION  
FACILITY

SYSTEME, PROCEDE ET PRODUIT DE PROGRAMME INFORMATIQUE POUR AMELIORER LA  
VALEUR COMMERCIALE D'ENERGIE ELECTRIQUE PRODUITE A PARTIR D'UNE

**INSTALLATION DE PRODUCTION D'ELECTRICITE UTILISANT UNE ENERGIE  
RENOUVELABLE**

Patent Applicant/Assignee:

ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LOF Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE (Residence), SE (Nationality), (Designated only for: US)

GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vasteras, SE, SE (Residence), SE (Nationality), (Designated only for: US)

ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE (Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

AKERMAN Marten (agent), Albihs Malmo AB, Studentgatan 4, S-203 14 Malmo, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200254561 A2 20020711 (WO 0254561)

Application: WO 2001IB2724 20011224 (PCT/WO IB0102724)

Priority Application: US 2000749999 20001229; US 2001838178 20010420; US 2001839220 20010423

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 34175

Fulltext Availability:

Detailed Description

Detailed Description

... outstanding shares, such that each share has a market value thereof adjusted based on the **revenue** received from the sale or delivery of the power unit.

**Calculation** of factors such as **profits**, losses, and tax **liability** from a portfolio or group of funds is known, for example, from U.S. Patent...

9/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00916609 \*\*Image available\*\*

**SYSTEM AND METHOD FOR TRUSTED SELF-BILLING AND PAYMENT FOR UTILITIES  
INCLUDING AUDIT, VERIFICATION, RECONCILIATION AND DISPUTE RESOLUTION  
SYSTEME D'AUTOFACTURATION SECURISE DESTINE AU PAIEMENT DE FACTURES DE  
SERVICES PUBLICS**

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200250704 A1 20020627 (WO 0250704)  
Application: WO 2001US5643 20010222 (PCT/WO US0105643)  
Priority Application: WO 2000US34667 20001220

Parent Application/Grant:

Related by Continuation to: US 2000478627 20000105 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16852

Fulltext Availability:

Detailed Description

Detailed Description

... consuming and difficult bill auditing and verification procedures.

From a utilities viewpoint the billing and **revenue** collection is the  
single, largest **expense**, the efficiency of which **determines** profit  
margins and the ability of utilities to compete in an increasingly  
competitive marketplace.

Constraints on global economic efficiency demand that the overall  
**revenue** collection system for utilities, defined as combined costs  
incurred in the process of payment/revenue...

9/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00915095 \*\*Image available\*\*

COMMERCIAL INSURANCE SCORING SYSTEM AND METHOD

SYSTEME ET PROCEDE D'ENQUETE SUR LES ASSURANCES COMMERCIALES

Patent Applicant/Assignee:

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Inventor(s):

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CARRIER Matthew R, 2408 Eldorado Court, Naperville, IL 60564, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer, Levin, Naftalis & Frankel LLP, 919  
Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200249260 A2-A3 20020620 (WO 0249260)  
Application: WO 2001US51232 20011023 (PCT/WO US0151232)  
Priority Application: US 2000242633 20001023

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU



SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11451

Fulltext Availability:  
Detailed Description

Detailed Description

... of commercial insurance coverage since insurance companies also have a significant portion of the premium income devoted to non-claim expenses .

17

In another aspect of the present invention, "frequency", a second important dimension of **profitability** , must also be **calculated** in this step. Frequency is calculated

9/3,K/9 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00914721 \*\*Image available\*\*

**STOCHASTIC MULTIPLE CHOICE KNAPSACK ASSORTMENT OPTIMIZER**  
**DISPOSITIF D'OPTIMISATION STOCHASTIQUE DE PROBLEME D'EMPILEMENT A CHOIX MULTIPLES**

Patent Applicant/Assignee:

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Neuhausen am Rheinfall, CH-8212 Schaffhausen, CH, CH (Residence), CH  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SCHEID Robert E (et al) (agent), Morrison & Foerster LLP, 425 Market  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200248840 A2-A3 20020620 (WO 0248840)  
Application: WO 2001US48835 20011213 (PCT/WO US0148835)  
Priority Application: US 2000255624 20001213

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 13352

Fulltext Availability:  
Detailed Description

Detailed Description

... units/week ) that may be characterized by a probability distribution  
fitinction

7

having a mean **equal** to M and a variance **equal** to V. **profit** model B  
may **calculate** unit sales as an expected value over many time periods  
and define profit to include other factors as.

Profit = Sales **Income** - Cost Of Goods - Freight - Carrying Cost - Other  
Costs. (2-3)

As another example, an exemplary...

...2-4)

N=0 N=SIIPPIY

From the value of UnitSales, other values including the **Profit** can be  
**determined**. For example, if the selling price of a single unit of the  
item is **equal** to UnitPrice, the sales **income** from the unit sales is  
given as.

SalesIncome = UnitPrice \* UnitSales (2-5)

Likewise, if the...this.example, is the gross profit, which is defined as  
the difference between the sales **income** and the inventory cost (cf. Eq.  
(2-1)).

In step 1414, the **profit** model is used to **calculate** the  
**profitability** of current quantity choices. At step 1416, if the current  
quantity is greater than or **equal** to the maximum order quantity, step  
1418 checks whether this is the final item from...

9/3,K/10 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00900303

**SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT  
SYSTEME ET PROCEDE D'ELABORATION ET DE GESTION D'UN PRODUIT DE SERVICES  
FINANCIERS**

Patent Applicant/Assignee:

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23230, US, US (Residence), US (Nationality)

Inventor(s):

CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,  
KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,  
KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,  
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,  
SUGHRUE William F, 121 Head Omeadow Road, Newtown, CT 06470, US,  
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200233581 A2 20020425 (WO 0233581)

Application: WO 2001US72 20010102 (PCT/WO US0100072)

Priority Application: US 99475693 19991230

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 21113

Fulltext Availability:  
Detailed Description

Detailed Description

- ... b. Regulatory Feasibility
  - i. Outline legal/compliance requirements (by state)
- C. Refine Sales Forecast
  - i. **Determine** commitments by channel
- d. Pricing, **Profitability**, & Sensitivity Assessment
- I Define assumptions
- H. Calculate premium & **Net Income** ("NI")/Return on Investment ("ROI")/Return on Equity ("ROE")
- iii. Refine pricing model and Time...

9/3,K/11 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00895846 \*\*Image available\*\*

**METHODS AND SYSTEMS FOR INTEGRATING MARKETING, PRODUCTION, AND FINANCE  
PROCEDES ET SYSTEMES POUR INTEGRER COMMERCIALISATION, PRODUCTION ET  
FINANCES**

Patent Applicant/Assignee:

GE CAPITAL SERVICES STRUCTURED FINANCE GROUP INC, 120 Long Ridge Road,  
Stamford, CT 06927, US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One  
Metropolitan Square, St. Louis, MO 63102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200230029 A2-A3 20020411 (WO 0230029)

Application: WO 2001US26756 20010828 (PCT/WO US0126756)

Priority Application: US 2000237108 20000929; US 2000747862 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4191

Fulltext Availability:  
Detailed Description

Detailed Description

- ... a cost of goods sold. Net sales and cost of goods sold are used to  
**determine** a gross **profit** and gross **profit** as a percentage of  
**revenue**.

Gross profit is reduced by fixed and other operating **expenses** to determine an' EBITDA. EBITDA for future years is estimated in the same manner using...

9/3,K/12 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00877778

**TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS**  
**TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU**  
**NIVEAU POST-SECONDAIRE**

Patent Applicant/Assignee:

MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US  
(Residence), US (Nationality)

Inventor(s):

HEIGES Andrew, 4276 Milords Lane, Doylestown, PA 18901, US,  
KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,  
MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,

Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60  
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)  
Application: WO 2001US20040 20010621 (PCT/WO US0120040)  
Priority Application: US 2000620452 20000720

Designated States: CA IN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 9107

Fulltext Availability:

Detailed Description

Detailed Description

... the student/child's personal exemption. This determination is based upon the account from which **expenses** are paid. Ordinary **income** for each account is **calculated** (block 409), and capital **gains** for each account is also **calculated** (block 41 1). The capital **gains calculation** is based upon the equity annual turnover percentage and withdrawals for educational **expenses**. The child/student's taxes attributable to withdrawals from '529 Plan and Educational IRA assets...

9/3,K/13 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00872884 \*\*Image available\*\*

**PERFORMING SPREADSHEET-LIKE CALCULATIONS IN A DATABASE SYSTEM**  
**REALISATION DE CALCULS DU TYPE TABLEUR DANS UN SYSTEME DE BASE DE DONNEES**

Patent Applicant/Assignee:

ORACLE INTERNATIONAL CORPORATION, 500 Oracle Parkway, Redwood Shores, CA  
94065, US, US (Residence), US (Nationality)

Inventor(s):

WITKOWSKI Andrew, 16 Dory Lane, Foster City, CA 94404, US,  
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OZBUTUN Getin, 360 Elm Street, San Carlos, CA 94070, US,

Legal Representative:

BRANDT Carl (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600  
Willow Street, San Jose, CA 95125, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200206999 A2-A3 20020124 (WO 0206999)  
Application: WO 2001US41094 20010620 (PCT/WO US0141094)  
Priority Application: US 2000218851 20000713

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15571

Fulltext Availability:

Detailed Description

Detailed Description

... by grouping set((#ity));

Case 3. The objective is to calculate 30% of an individuals **net income**  
as **interest** ( **net** =pay **minus** tax **minus** interest). Interest is tax  
deductible from gross, and taxes are at 38% of salary and 28% capital  
**gains** . Want to **determine** how much the individual should borrow? This  
is an example of a simultaneous equation ( **net** depends on **interest**  
which depends on net), thus the ITERATE clause is included.  
select sum(balance) as s...

9/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00870074

**APPARATUS AND METHODS FOR SELECTING FARMS TO GROW A CROP OF INTEREST  
DISPOSITIFS ET PROCEDES POUR LA SELECTION D'EXPLOITATIONS APPROPRIEES A UNE  
CULTURE DONNEE**

Patent Applicant/Assignee:

RENESSEN LLC, Suite 300, 3000 Lakeside Drive, Bannockburn, IL 60015, US,  
US (Residence), US (Nationality)

Inventor(s):

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SCHLACHTENHAUFEN John Jeffrey, 1204 Inverlieth Road, Lake Forest, IL  
60045, US,  
ULRICH James Francis, 11 East Louis Avenue, Lake Forest, IL 60045, US,  
BARNETT Bruce H, 671 South Balmoral Court, Lake Forest, IL 60045, US,  
BARCLAY Robert Andrew, 21038 Woodbury Court, Hawthorn Woods, IL 60047, US

Legal Representative:

FLIGHT James A (agent), Marshall, O'Toole, Gerstein, Murray & Borun, 6300  
Sears Tower, 233 South Wacker Drive, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200203307 A2 20020110 (WO 0203307)  
Application: WO 2001US20294 20010626 (PCT/WO US0120294)

Priority Application: US 2000215982 20000705; US 2000626576 20000727  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 14617

Fulltext Availability:  
Detailed Description

#### Detailed Description

... 0 each such crop. The expected profit for growing each crop is then calculated by **subtracting** the estimated costs from the estimated revenues for each competing crop the farm, could produce. Models for **calculating** the expected **profits** of a farm are currently available to farmers as a planning tool. Examples of such **revenue** Models includes the 15 product referred to as MARKETEEER that is available from the...

9/3,K/15 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00818657 \*\*Image available\*\*

#### METHOD AND SYSTEM FOR MANAGING SALES OPERATIONS PROCEDE ET SYSTEME DE GESTION D'OPERATIONS DE VENTE

Patent Applicant/Assignee:

THE EGG FACTORY LLC, Suite A, 2840 Hershberger Road, Roanoke, VA 24017,  
US, US (Residence), US (Nationality)

Inventor(s):

BLUM Bradley J, 3002 Rosalind Avenue, Roanoke, VA 24014, US,  
BLUM Ronald D, 5320 Silver Fox Road, Roanoke, VA 24014, US,  
MALKANI Sunder H, 5370 Silver Fox Road, Roanoke, VA 24014, US,  
LEWIS Sarah Beth, Apartment F, 12900 Springs Lane, Norcross, GA 30092, US

LEGGETT Tom Sr, P.O. Box 59, South Boston, VA 24592, US,

Legal Representative:

WELLS William K (et al) (agent), Kenyon & Kenyon, Suite 700, 1500 K  
Street, N.W., Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152164 A1 20010719 (WO 0152164)

Application: WO 2001US427 20010108 (PCT/WO US0100427)

Priority Application: US 2000478815 20000107; US 2000510308 20000222; US  
2000191115 20000322; US 2000560805 20000428; US 2000569025 20000511; US  
2000589176 20000608; US 2000215767 20000630; US 2000693832 20001023; US  
2000693843 20001023; US 2000693849 20001023

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 20972

Fulltext Availability:  
Detailed Description

Detailed Description

... associated price points, and the seller's cost for the identified item, the seller's profit can be calculated or determined at each of the price points. This calculation can begin by multiplying each price point by its associated sales volume to arrive at a sales revenue. The seller's cost for the item at that price point can be subtracted from the sales revenue to arrive at a seller's profit at the price point...

9/3,K/16 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00816783 \*\*Image available\*\*

**SYSTEM AND METHOD FOR TRUSTED SELF-BILLING FOR UTILITIES**  
**SYSTEME ET PROCEDE D'AUTO-FACTURATION SECURISEE POUR SERVICES PUBLICS**

Patent Applicant/Inventor:

PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT  
06117-1900, US, US (Residence), US (Nationality)

LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence)  
, US (Nationality)

Legal Representative:

MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,  
Cityplace II, 185 Asylum Street, Hartford, CT 06103-3402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150312 A1 20010712 (WO 0150312)

Application: WO 2000US34667 20001220 (PCT/WO US0034667)

Priority Application: US 2000478627 20000105

Parent Application/Grant:

Related by Continuation to: US 2000478627 20000105 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14373

Fulltext Availability:  
Detailed Description

Detailed Description

... consuming and difficult bill auditing and verification procedures.

From a utilities viewpoint the billing and revenue collection is the single, largest expense, the efficiency of which determines profit margins and the ability of utilities to compete in an increasingly competitive marketplace.

Constraints on global economic efficiency demand that the overall revenue collection system for utilities, defined as combined costs incurred in the process of payment/revenue...

9/3,K/17 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00776241 \*\*Image available\*\*  
SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER LAWSUITS

SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE POURSUITES MALVEILLANTES

Patent Applicant/Inventor:

SEGAL Jeffrey J, 1 Staunton Court, Greensboro, NC 27410, US, US  
(Residence), US (Nationality)

Legal Representative:

JACKSON Robert R, Fish & Neave, 1251 Avenue of the Americas, New York, NY 10020, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109797 A1 20010208 (WO 0109797)

Application: WO 2000US21045 20000802 (PCT/WO US0021045)

Priority Application: US 99365437 19990802; US 99420768 19991018

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21882

Fulltext Availability:

Claims

Claim

... esr-ima-r-es of number of suits Material prevented and costs savings

20405 20613: **calculations** of 20405

prospective underwriting

**profits**

20405 20614: **calculat** -Ion of 20405

prospective **interest income**

20405 206142: calculation of other 20405

income

20406 20615: calculation of loss 20406, 21401

control...the frequency of claims

- An estimate of the severity (average cost) of claims.

The underwriting **profit** is **calculated** as:

Premium - **Expenses** - Claim Costs.

In addir-ion, an es-r-Ima-r-e can be made of the

pot-enr-ial investmenz **income** and the federal income tax.

The total return is calcula-t-ed as:

(Underwiring profit...



9/3,K/18 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00757134 \*\*Image available\*\*

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE  
JURIDICTION

PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE  
AU LIEU DE JURIDICTION

Patent Applicant/Inventor:

PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US  
(Residence), US (Nationality)

Legal Representative:

TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200070522 A1 20001123 (WO 0070522)

Application: WO 2000US13528 20000516 (PCT/WO US0013528)

Priority Application: US 99313164 19990517

Designated States: CA SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 38279

Fulltext Availability:

Claims

Claim

... U N REALIZED GAI

892

INPUT MISC. INCOM

INPUT SHORT-TERM Q A@

DISCOUNT

INPUT GAIN /LOSS On FE

6

898 CALCULATE TOTAL

INVESTMENT INCOME

FiGe 30

900

INPUT PREMIUM TRANSFER

ROM CARRIER TO REINS

INPUT BENEFIT TRANSFER

ROM REINSURER TO CARRIER 902

NPUT EXPENSE ALLOWANCE 4

ROM REINSURER TO CAR

CALCULATE NET LIABILITY 6

TRANSFERRED FROM CARRIER

TO REINSURER...

9/3,K/19 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00751214

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT  
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES  
FINANCIERS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI  
23230, US, US (Residence), US (Nationality)

Inventor(s):

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KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,  
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,  
SUGHRUE William F, 121 Head of Meadow Road, Newtown, CT 06470, US,  
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

CHASKIN Jay L (agent), General Electric Company, 3135 Easton Turnpike  
W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063824 A2 20001026 (WO 0063824)  
Application: WO 2000US9899 20000413 (PCT/WO US0009899)  
Priority Application: US 99293398 19990416; US 99475693 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25402

Fulltext Availability:

Detailed Description

Detailed Description

- ... b. Regulatory Feasibility
  - i. Outline legal/ compliance requirements (by state)
- C. Refine Sales Forecast
  - i. **Determine** commitments by channel
- d. Pricing, **Profitability**, & Sensitivity Assessment
  - Define assumptions
  - Calculate** premium & **Net Income** ("NI")/Return on Investment ("ROI")/ Return on Equity ("ROE")
- iii. Refine pricing model and Time...

9/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00748801 \*\*Image available\*\*

PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY

PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS

Patent Applicant/Assignee:

BERKELEY \* IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US  
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Inventor(s):

LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 0TJ, GB

Legal Representative:

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Suite 1650, Woodland Hills, CA 91367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062224 A1 20001019 (WO 0062224)  
Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Priority Application: US 99128769 19990409  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 14649

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... or declining  
balance amortization methods (used for cost or income deferrals and  
capitalized investment depreciation.)  
**Other Revenue Pricing** - In situations where object and event  
activity can  
be used to derive object level income or fees DPIVI provides for the  
**calculation** of these drivers of **profitability** in **Other Revenue**  
**profit**  
**calculations** . These **calculations** take the mathematical form of a  
linear  
combination of event or object values and modeled coefficients.  
Direct Expense - **Calculation** of object **profit** adjustment due to  
object  
related activity requires rules that take the form of linear combinations  
...

#### Claim

... process of claim 1 , wherein the step of calculating at least one  
marginal value of **profit** includes the steps of **calculating net**  
**interest** (NI), **other**  
**revenue** (OR) and direct **expense** (DE), wherein **net interest** (NI)  
is the  
**summation** of **interest income** , value of funds provided and earnings  
on equity funds used less the **sum** of interest **expense** and costs of  
funds used, other revenue (OR) is a measure of profit contribution from  
...  
...process of claim 9, wherein the step of calculating at least one  
marginal value of **profit** includes the steps of **calculating net**  
**interest** (NI), **other**  
**revenue** (OR) and direct **expense** (DE), wherein **net interest** (NI)  
is the  
**summation** of **interest income** , value of funds provided and earnings  
on equity funds used less the **sum** of interest **expense** and costs of  
funds used, other revenue (OR) is a measure of profit contribution from  
...  
...process of claim 16, wherein the step of calculating at least  
one marginal value of **profit** includes the steps of **calculating net**  
**interest** (NI), **other revenue** (OR) and direct **expense** (DE), wherein  
**net interest** (NI) is the **summation** of **interest income** , value of  
funds provided and earnings on equity funds used less the **sum** of  
interest **expense** and costs of funds used, other revenue (OR) is a

measure of profit contribution from...process of claim 24, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from...

...process of claim 30, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from...

...process of claim 37, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from...

9/3,K/21 (Item 19 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00535088 \*\*Image available\*\*

**METHOD OF REPORTING MERCHANT INFORMATION TO BANKS**

**METHODE DE COMMUNICATION D'INFORMATION COMMERCIALE A DES BANQUES**

Patent Applicant/Assignee:

FIRST DATA CORPORATION,

Inventor(s):

CANNON Jonathan Michael,  
NEUMYER David,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9966440 A1 19991223

Application: WO 99US13467 19990615 (PCT/WO US9913467)

Priority Application: US 9899734 19980619

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5119

Fulltext Availability:

Detailed Description

**Detailed Description**

... Merchant Numerical Listing 100, Portfolio Profitability Recap 102,  
Process 2 0 Mode Summary Report 104, Profitability Analysis Details  
106, Top/Bottom Merchants By Net Income 108, Year to Date  
Profitability 1 1 0.

The excessive chargeback ratio report lists all...s top and bottom  
merchants based on the user's monthly or year to date net income and

includes basis point spreads for each listed account. The year to date **profitability analysis** details report provides the same information as the **profitability analysis** details except it shows year to date amounts.

1 0 Referring now to FIG. 6...

9/3,K/22 (Item 20 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00453978 \*\*Image available\*\*

METHOD AND SYSTEM FOR STANDARDIZING AND RECONCILING INVOICES FROM VENDORS  
PROCEDE ET SYSTEME D'UNIFORMISATION ET DE RAPPROCHEMENT DES FACTURES DE  
VENDEURS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

GUZELSU H Isil,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9844442 A1 19981008

Application: WO 98US6519 19980402 (PCT/WO US9806519)

Priority Application: US 9740909 19970402

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML

MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6873

Fulltext Availability:

Detailed Description

Detailed Description

... payable department can pay the invoices.

The system of the invention is a fully integrated **expense** control system and is capable of doing a **profit** and loss **analysis** based on the vendor products and services charged for, and the **revenue** generated by the users requiring those services. The system tracks inventory, reconciles invoices and is...

9/3,K/23 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00452685

METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A  
. POINT-OF-SALE TERMINAL

PROCEDE ET SYSTEME DE TRAITEMENT DE VENTES DE PRODUITS SUPPLEMENTAIRES A UN  
TERMINAL DE POINT DE VENTE

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,

VAN LUCHENE Andrew S,

JORASCH James A,

JINDAL Sanjay K,  
 ALDERUCCI Dean,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 9843149 A2 19981001  
 Application: WO 98US5787 19980320 (PCT/WO US9805787)  
 Priority Application: US 97822709 19970321; US 97841791 19970505; US  
 97920116 19970826; US 9845386 19980320; US 9845036 19980320; US 9845347  
 19980320; US 9845518 19980320; US 9845084 19980320  
 Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
 FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
 MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
 VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
 DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR  
 NE SN TD TG  
 Publication Language: English  
 Fulltext Word Count: 53218

Fulltext Availability:  
 Detailed Description

Detailed Description  
 ... performance rate.

A Profit Rate is a performance rate of an offer that may be **calculated**  
 in accordance with the following.

**Profit Rate** = ( **Revenue** - Cost) / Number of Times Provided  
 105

The **Revenue** is the amount of all **income** derived due to customers  
 accepting the offer. The Cost is the **expense** incurred from customers  
 accepting the offer. The Number of Times Provided is the number of...  
 times it was offered.

The average profit per accepted offer 6188 may be determined by  
**subtracting** the cost per offer (the cost 6074 of FIG. 70) from the  
 average **revenue** 6186. Finally, the  
 106

average profit per offer 6190, which is the **profit** rate defined above,  
 may be **determined** by multiplying the average **profit** per accepted  
 offer 6188 by the acceptance rate of the offer.

As described above, the...

9/3,K/24 (Item 22 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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00396994 \*\*Image available\*\*  
**PRIZE REDEMPTION SYSTEM FOR GAMES**  
**SYSTEME DE REMBOURSEMENT DE PRIX DESTINES A DES APPAREILS A JEUX**  
 Patent Applicant/Assignee:  
 RLT ACQUISITION INC,  
 KELLY Matthew F,  
 KELLY Bryan M,  
 PETERMEIER Norman B,  
 KROECKEL John G,  
 LINK John E,  
 Inventor(s):  
 KELLY Matthew F,  
 KELLY Bryan M,

PETERMEIER Norman B,  
KROECKEL John G,  
LINK John E,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9737737 A1 19971016

Application: WO 97US5600 19970403 (PCT/WO US9705600)

Priority Application: US 96628490 19960405; US 96746755 19961114

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH

KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB

GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 39819

Fulltext Availability:

Detailed Description

Detailed Description

... prize credits, etc.

The overall payout from a game during a time period should be **subtracted** from the total **revenue** of the game during that time period to **determine** how much (net) **profit** the Crame made. Net **profit** can be further **determined** by **subtracting** any other costs accrued in providing the game from the gross profit, such as rental...

9/3,K/25 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00241344

METHOD FOR TREATMENT OF POTATO FRUIT WATER

PROCEDE DE TRAITEMENT DE JUS DE POMME DE TERRE

Patent Applicant/Assignee:

NOVO NORDISK A S,

OLSEN Hans Sejr,

Inventor(s):

OLSEN Hans Sejr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9315616 A1 19930819

Application: WO 93DK30 19930128 (PCT/WO DK9300030)

Priority Application: DK 14192 19920206

Designated States: CA CZ JP PL RO RU SK US AT BE CH DE DK ES FR GB GR IE IT

LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5910

Fulltext Availability:

Detailed Description

Detailed Description

... and provision for depreciation of an investment  
of 6 mio. Danish kr. 1 T2001000

Total **expenses** 61725,000

Expected **income** from ...evaporated concentrate  
(8,200 tons with a price of 1.5 Danish kr./kg) 127300v000

**Profit** , **calculated** in relation to prior art method 7t681 9000  
It thus appears. that the method according...

9/3,K/26 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00218722

DATA PROCESSING SYSTEM AND METHOD FOR HUB AND SPOKE FINANCIAL SERVICES  
CONFIGURATION

SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES PERMETTANT D'OFFRIR UN ENSEMBLE  
DE SERVICES FINANCIERS SELON UNE CONCEPTION APPELEE "HUB AND SPOKE"

Patent Applicant/Assignee:

SIGNATURE FINANCIAL GROUP INC,

Inventor(s):

BOES R Todd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9215953 A1 19920917

Application: WO 92US2163 19920310 (PCT/WO US9202163)

Priority Application: US 91777 19910311

Designated States: AT BE CH DE DK ES FR GB GR IT JP KR LU MC NL SE

Publication Language: English

Fulltext Word Count: 8958

Fulltext Availability:

Detailed Description

Detailed Description

... shareholder purchases and redemptions), The  
system also allocates to each fund the portfolio's  
daily **income** , **expenses** , and **net** realized and  
unrealized **gain** or loss, **calculating** each fund's total  
investments based on the concept of a book capital  
accountr thus...

...on a daily basis for the portfolio and each  
fund, so that aggregate year-end **income** , **expenses** , and  
SUBSTITUTE SHEET  
capital **gain** or loss can be **determined** for accounting  
and for tax purposes for the portfolio and for each  
fund,

BRIEF DESCRIPTION...